

Information to identify the case:

Debtor 1	<u>Meredith L. Woodall</u>		Social Security number or ITIN xxx-xx-5864
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <u>19-22463-GLT</u>			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Meredith L. Woodall
fka Meredith L. Mollis

10/11/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Meredith L. Woodall
Debtor

Case No. 19-22463-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 11, 2024

User: auto
Form ID: 3180W

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db	Meredith L. Woodall, 714 Lewis Avenue, Charleroi, PA 15022-1019
15073846	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15073843	FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15073849	Mon Valley Federal Credit Union, 1932 Main Street, Allenport, PA 15412
15073850	Mon Valley Federal Credit Union, PO Box 189, Allenport, PA 15412-0189

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 12 2024 03:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2024 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 12 2024 03:20:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2024 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: ECMCBKNotices@ecmc.org	Oct 11 2024 23:37:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ EDI: PRA.COM	Oct 12 2024 03:20:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15073826	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 11 2024 23:33:03	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
15073825	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 11 2024 23:45:27	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15073827	+ EDI: BANKAMER	Oct 12 2024 03:20:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15073828	+ EDI: BANKAMER	Oct 12 2024 03:20:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15097035	+ EDI: BANKAMER2	Oct 12 2024 03:20:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15073829	EDI: CAPITALONE.COM	Oct 12 2024 03:20:00	Capital One, Po Box 85520, Richmond, VA 23285
15073830	+ EDI: CAPITALONE.COM	Oct 12 2024 03:20:00	Capital One, Attn: Bankruptcy, Po Box 30285,

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15081258	EDI: CAPITALONE.COM	Oct 12 2024 03:20:00	Salt Lake City, UT 84130-0285
15111065	+ Email/Text: bankruptcy@cavps.com	Oct 11 2024 23:37:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15073833	+ EDI: CITICORP	Oct 12 2024 03:20:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15073834	+ EDI: CITICORP	Oct 12 2024 03:20:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15073836	+ EDI: WFNNB.COM	Oct 12 2024 03:20:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15073835	+ EDI: WFNNB.COM	Oct 12 2024 03:20:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15073838	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 11 2024 23:45:16	Comenity Bank/Overstock, Po Box 182120, Columbus, OH 43218-2120
15073837	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 11 2024 23:32:27	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15073842	EDI: DISCOVER	Oct 12 2024 03:20:00	Credit One Bank, Attn: Bankruptcy Department, Po Box 98872, Las Vegas, NV 89193-8872
15073841	EDI: DISCOVER	Oct 12 2024 03:20:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15073840	EDI: CITICORP	Oct 12 2024 03:20:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15073839	EDI: CITICORP	Oct 12 2024 03:20:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15111806	EDI: Q3G.COM	Oct 12 2024 03:20:00	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15076582	EDI: DISCOVER	Oct 12 2024 03:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15200025	Email/Text: ECMCBKNotices@ecmc.org	Oct 11 2024 23:37:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15550064	+ Email/Text: EBN@edfinancial.com	Oct 11 2024 23:36:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
15073832	EDI: JPMORGANCHASE	Oct 12 2024 03:20:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15073831	EDI: JPMORGANCHASE	Oct 12 2024 03:20:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
15088400	+ Email/Text: RASEBN@raslg.com	Oct 11 2024 23:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15096700	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2024 23:33:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15073856	+ Email/PDF: bankruptcy_prod@navient.com	Oct 11 2024 23:34:05	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073852	+ Email/PDF: bankruptcy_prod@navient.com	Oct 11 2024 23:45:08	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15091180	+ Email/Text: Bankruptcy@nslp.org	Oct 11 2024 23:37:00	Navient Solutions, LLC. on behalf of, National Student Loan Program, PO BOX 82507, Lincoln,

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			NE 68501-2507
15105393	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	PNC BANK NATIONAL ASSOCIATION, c/o PNC MORTGAGE, A DIVISION OF PNC BANK, 3232 Newmark Drive, Miamisburg, OH 45342, 866-754-0659
15073862	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15073860	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	PNC Bank, PO Box 8703, Dayton, OH 45401
15073861	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15073863	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15113201	EDI: PRA.COM	Oct 12 2024 03:20:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15108917	EDI: Q3G.COM	Oct 12 2024 03:20:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15073865	+ EDI: SYNC	Oct 12 2024 03:20:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15073864	+ EDI: SYNC	Oct 12 2024 03:20:00	Syncb/Levin Furniture, Po Box 965036, Orlando, FL 32896-5036
15074579	^ MEBN	Oct 11 2024 23:27:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15073867	+ EDI: SYNC	Oct 12 2024 03:20:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15073866	+ EDI: SYNC	Oct 12 2024 03:20:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15121770	^ MEBN	Oct 11 2024 23:28:44	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Cavalry SPV I, LLC, 500 Summit Lake Dr. Ste 400, Valhalla, NY 10595-2321
15073847	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15073848	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15073844	*+	FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15073845	*+	FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15073851	*	Mon Valley Federal Credit Union, PO Box 189, Allenport, PA 15412-0189
15073857	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073858	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073859	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073853	*+	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15073854	*+	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15073855	*+	Navient, 123 S Justison St, Wilmington, DE 19801-5363

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmllawgroup.com lemondropper75@hotmail.com
Christopher M. Frye	on behalf of Debtor Meredith L. Woodall chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 5